

ART 34 AEDT

CLAIMS

1. A method for verifying the identity of a credit card holder effecting a transaction, comprising:

introducing data and an image relating to each authorized credit card holder into a credit card company's data storage and communication unit or image display means;

providing at least one credit card reader and a camera at a purchasing location for effecting communication with said data storage unit or image display means;

operating said credit card reader and camera to effect display of the credit card holder's image and data on the company's image display means;

comparing the displayed image with the stored image of the card holder, and

if the images are identical or similar and credit is approved, transmitting a signal to said purchasing location to complete the transaction.

2. The method as claimed in claim 1, wherein said camera is operated to photograph the credit card holder and to communicate the picture to said data storage unit or image display means.

3. The method as claimed in claim 1, wherein said camera is operated to photograph the image of the credit card holder embedded in the credit card and to communicate the picture to said data storage unit or image display means.

4. A method enabling credit companies to monitor and verify credit card holder identity when a payment transaction is performed at a sales terminal, said method comprising:

displaying multiple images of identification data, at least one of which is true;

prompting the payment terminal operator to select the correct data;

determining whether the selected data is correct, and

either completing or denying the transaction.

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